

# Online Trading with Irish Life



Irish Life offers your client the opportunity to take control over their pension investment through our Online Trading account. Your clients can allocate their pension fund between the Online Trading account and other funds that Irish Life offer and this is available to all Complete Solutions pension clients.

## Control, choice and flexibility

Irish Life's aim is to provide your pension clients with the largest choice of investments through our Online Trading platform. Clients can determine their own investment objectives and trade shares online with 24 hour access to their accounts. Whether your clients are active investors or take a buy and hold approach, they can benefit from one of the most versatile and practical platforms in the market.

Clients also have access to the widest range of investments available in the pensions market. This includes shares, bonds, funds, Exchange Traded Funds (ETFs), Real Estate Investment Trusts (REITs) and other listed securities across more than 40 international markets. With all these investments your clients have the ability to develop an investment portfolio unique to their investment needs.

## Online Trading

The Online Trading account is designed for clients who are comfortable making their own investment decisions and is an execution-only service. In most cases, clients will have investment experience or access to an Authorised Investment Advisor.

We have partnered with Platform Securities to make this service available to our pension clients. Platform Securities are a leading provider of trading and settlement services in the investment management industry and are a subsidiary of Fidelity National Information Services, the world's largest provider of financial services technology.

## Features

A key feature of the Online Trading offering is its transparency both in its ease of use and fees. Clients have 24 hour online access to their accounts via My Online Services on [www.irishlife.ie](http://www.irishlife.ie) or alternatively a telephone service is available from 8am up until 9pm. There's a simple log-in process and intuitive search functionality to help find investments. Clients can then place an instruction to buy or sell, set a Limit Price or At Best order and settle the transaction in one of 3 different currencies (EUR, GBP or USD).

In a recent survey, customers cited ease of use as a key benefit of Irish Life's Online Trading account. Clients have a clear view of their account summary, portfolio holdings, transaction history and cash statements. Clients can monitor active orders and create watch lists to view prospective shares. Recent enhancements to the platform have improved both visibility and functionality such

as investment and research tools from Morningstar™, the global leader in funds research. Clients can access prices, charts, fund profiles and other key financial and performance data.

To open an Irish Life Online Trading account the minimum amount required is €10,000. After this initial amount clients can then transfer any amount to the account. Also there is no minimum investment per trade so clients can build their very own investment portfolio.

## Where you can invest

Clients can invest in shares across European, American and Asian markets. There is also the availability of investing in ETFs, where clients can get access to a broad range of markets that track indices or individual sectors. Clients can invest in ETFs that track the FTSE 100 or S&P500 or in defensive sectors such as Utilities or Telecoms. These ETFs are highly liquid and are managed by the world's largest investment firms such as Blackrock, Vanguard, iShares and State Street. For clients looking for indirect property exposure, investment in REITs offers an alternative route in to property via shares in listed property companies.

## Supporting You

Irish Life's Online Trading account is suited to clients with investment experience or clients with access to an Authorised Investment Advisor. The Online Trading account can form part of an overall pension investment portfolio for certain clients. To support you, we have two teams – our Product Operations team manage the fund from the various third party relationships through to asset admissibility. If there is an asset your client wishes to invest in which is not currently on our universe of funds we will look to add it. If it meets our admissibility criteria we will have it added. We also have a dedicated Customer Service team working to support you and your client with any of a range of queries that you may have at any stage. This is an experienced team whose primary focus is to continuously improve upon the client experience.

We have recently produced a number of support tools such as videos and a range of flyers detailing the Online Trading account. These can be accessed on [www.blinc/sif](http://www.blinc/sif).

**To find out more about the Online Trading account, or to arrange a demonstration of the platform, contact your Irish Life Account Manager.**

Warning: The value of your investment may go down as well as up.  
Warning: If you invest in these funds you may lose some or all of the money you invest.  
Warning: These funds may be affected by changes in currency exchange rates.  
Warning: If you invest in a pension you will not have access to your money until age 60 and/or you retire.

Irish Life Assurance plc is regulated by the Central Bank of Ireland



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**Gerry Farrell, Business Development Manager, Self-Invested Fund, Irish Life**